

Information to identify the case:

Debtor 1	Margie Grey Davis	Social Security number or ITIN	xxx-xx-8166
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court	Eastern District of Virginia	Date case filed for chapter	7 2/17/22
Case number:	22-30390-KLP		

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read all pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Margie Grey Davis	
2. All other names used in the last 8 years	fka Margie Ipock, fka Margie Baldrige	
3. Address	10045 Studley Farms Drive Mechanicsville, VA 23116	
4. Debtor's attorney Name and address	William Harville 327 W. Main Street, #3 Charlottesville, VA 22903	Contact phone 434-483-5700 Email: harvillelaw@gmail.com
5. Bankruptcy trustee Name and address	Jennifer J. West 341 Dial 866-628-8242 Code: 5053845 Spotts Fain PC 411 E. Franklin Street, Suite 600 Richmond, VA 23219	Contact phone (804) 697-2094 Email: jjw_trustee@spottsfain.com

For more information, see page 2 >

Debtor **Margie Grey Davis**

Case number **22-30390-KLP**

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov . McVCIS 24-hour case information: Toll Free 1-866-222-8029	701 East Broad Street Richmond, VA 23219 Hours open Monday – Friday, 9:00 AM – 4:00 PM ET, except on holidays. Contact phone 804-916-2400	For the Court: Clerk of the Bankruptcy Court: William C. Redden Date: February 18, 2022
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	March 22, 2022 at 10:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: For telephonic 341 creditors meeting, dial-in contact information see 341, notice, section 5. For updates, see, www.vaeb.uscourts.gov
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: You must file a complaint: <ul style="list-style-type: none">• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none">• if you assert that the discharge should be denied under § 727(a)(8) or (9). Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: May 23, 2022 Filing deadline: 30 days after the conclusion of the meeting of creditors
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	

For more information, see page 3 >

Debtor **Margie Grey Davis**

Case number **22-30390-KLP**

12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.
13. Local Rule Dismissal Warning	Case may be dismissed for failure to timely file lists, schedules and statements, or to attend meeting of creditors. (Local Bankruptcy Rules 1007-1, 1007-3, and 2003-1.) Trustee may at the meeting give notice of intention to abandon property burdensome or of inconsequential value or intent to sell nonexempt property that has an aggregate gross value less than \$2,500. Objections thereto must be filed pursuant to Local Bankruptcy Rules 6004-2 and 6007-1.
14. Payment of Fees for Richmond Case and Adversary Filing and Miscellaneous Requests	Exact Change Only accepted as of February 4, 2008, for payment of fees and services. Payment may be made by non-debtor's check, money order, cashier's check or a 'not to exceed check' made payable to Clerk, U.S. Bankruptcy Court, or any authorized non-debtor's credit card.

Electronic bankruptcy notices are delivered faster than the U.S. Mail if you have a PC with Internet connection or a Fax machine. For more information, go to bankruptcynotices.uscourts.gov or call, toll free: 877-837-3424. Case/docket information available @ www.vaeb.uscourts.gov

ATTENTION DEBTORS: Receive your court notices and orders by email through the DeBN. Same-day delivery. Convenient Access. Free. For more information and to download the request form, go to www.vaeb.uscourts.gov and select the Debtor Electronic Bankruptcy Noticing link from the ATTENTION DEBTORS DeBN banner.

UNITED STATES BANKRUPTCY COURT
Eastern District of Virginia

In re:

Margie Grey Davis
fka Margie Ipock, fka Margie Baldrige

Social Security/Taxpayer ID Nos.:
xxx-xx-8166

Case Number: 22-30390-KLP
Chapter 7

Judge: Keith L. Phillips

Debtor(s)

NOTICE OF REMOTE HEARING

ALL HEARINGS IN THIS CASE BEFORE THE BANKRUPTCY COURT WILL BE HELD REMOTELY UNTIL FURTHER NOTICE.

REMOTE HEARING INFORMATION: Due to the COVID-19 public health emergency, no in-person hearings are being held. Hearings will take place remotely through Zoom on the date and time originally scheduled. To appear at a hearing, you must send, by email, a completed request form (the "Zoom Request Form"), which is available on the Court's internet website at www.vaeb.uscourts.gov, on the page titled, "Temporary Emergency Provisions Regarding ZoomGov Remote Proceeding Access Information." Email your completed Zoom Request Form to the email address listed for the Judge assigned to the case. The Judge's name is at the top of this notice. Following receipt of your Zoom Request Form, Court staff will respond to the email address from which the request was submitted with additional information on how to participate through Zoom.

PLEASE NOTE: You MUST submit the Zoom Request Form no later than two (2) business days prior to the hearing or proceeding. Any documentary evidence the parties wish to present at the hearing(s) must be filed with the Court in advance of the hearing(s).

The email address shall be used only to submit Zoom Requests. No other matters or requests will be considered by Court staff, and under no circumstances will any such matters or requests be brought to the Judge's attention. Failure to comply with these instructions may result in appropriate action, including but not limited to the imposition of sanctions.

Dated: February 18, 2022

Notice of Remote Hearing

FOR THE COURT:

William C. Redden
Clerk of the Bankruptcy Court

In re:
Margie Grey Davis
Debtor

Case No. 22-30390-KLP
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0422-7
Date Rcvd: Feb 18, 2022

User: cummingsj
Form ID: 309A

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Total Noticed: 41

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 20, 2022:

Recip ID	Recipient Name and Address
db	+ Margie Grey Davis, 10045 Studley Farms Drive, Mechanicsville, VA 23116-6658
tr	+ Jennifer J. West, 341 Dial 866-628-8242 Code: 5053845, Spotts Fain PC, 411 E. Franklin Street, Suite 600, Richmond, VA 23219-2200
15829336	+ Alexander Simon, Atty at Law, 2604 W Main St, Richmond, VA 23220-4313
15829337	+ Anthem Health Plans of Va, PO Box 182187, Columbus, OH 43218-2187
15829338	+ Bobby's Towing Service, 36 Jericho Rd, Fishersville, VA 22939-2321
15829391	Commonwealth of Virginia Dept of Taxation, PO Box 27407, Richmond, VA 23261-7407
15829392	+ Convergent Commercial, 925 Westchester Ave, Suite 101, White Plains, NY 10604-3562
15829394	+ Emmanuel Painting Svs, 9936 Suburban Village Trail, Richmond, VA 23235-4824
15829395	Erie Insurance, 100 Erie Insurance Place, Erie, PA 16507
15829398	+ James Cook c/o Harrison Accounting and Tax LL, 6042 Pond Place Way, Mechanicsville, VA 23111-7515
15829399	+ Kerns & Kastenbaum PLC, 4900 Radford Avenue, Richmond, VA 23230-3512
15829400	+ Kings Creek Plantation Timeshare, PO Box 78843, Phoenix, AZ 85062-8843
15829401	+ Law Office of Christopher Hill, 4870 Sadler Road, Suite 300, Glen Allen, VA 23060-6294
15829406	+ MRS BPO, 1930 Olney Avenue, Cherry Hill, NJ 08003-2016
15829402	+ Mariner Finance, 7445 Lee Davis Rd, Mechanicsville, VA 23111-4430
15829403	+ Memorial Regional Hospital, 8260 Atlee Rd, Mechanicsville, VA 23116-1844
15829404	+ Meridian Financial Svs, 1636 Hendersonville Rd, Asheville, NC 28803-3197
15829405	+ Metro Painting of Va, Inc., 7007 Flagstaff Lane, Suite 103, Henrico, VA 23228-3940
15829357	+ Munaf Surani, 402 West Broadway, Williston, ND 58801-5942
15829358	+ Parrish & Lebar, LLP, 5 East Franklin St, Richmond, VA 23219-2105
15829359	+ Perouka Miller Klima & Peters, 8028 Ritchie Hwy, Suite 300, Pasadena, MD 21122-1360
15829361	Professional Premium Acceptance, PO Box 743515, Los Angeles, CA 90074-3515
15829363	+ Realtor.com c/o Move Sales, 30700 Russell Ranch Rd, Suite 1000, Westlake Village, CA 91362-9500
15829364	+ Shafer Law Firm, 2000 RiverEdge Pkwy, Suite 590, Atlanta, GA 30328-4618
15829365	Sherwin Williams, c/o Solodar & Solodar, 4845 Radford Ave., Suite 201, Richmond, VA 23230
15829366	+ Suddenly Color Painting, 13402 Castle Hollow Terrace, Midlothian, VA 23114-4448
15829367	+ Sunbelt, 11005 Washington Hwy, Glen Allen, VA 23059-1905
15829369	The Blue Book Network, 800 E Main St, Jefferson Valley, NY 10535
15829370	#+ United Consumers, PO Box 4466, Woodbridge, VA 22194-4466
15829371	+ W.A.R. Painting LLC, 1811 Rockwood Rd, Richmond, VA 23226-3821
15829374	Z57 Internet Solutions, 100 Mesa Rim Rd, Suite 3, San Diego, CA 92121

TOTAL: 31

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: harvillelaw@gmail.com	Feb 19 2022 00:13:00	William Harville, 327 W. Main Street, #3, Charlottesville, VA 22903
tr	+ EDI: FJJWEST	Feb 19 2022 05:18:00	Jennifer J. West, 341 Dial 866-628-8242 Code: 5053845, Spotts Fain PC, 411 E. Franklin Street, Suite 600, Richmond, VA 23219-2200

District/off: 0422-7

User: cummingsj

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15829340	+ Email/Text: updates@brennanclark.com	Feb 19 2022 00:13:00	Brennan & Clark, 721 E Madison St, Suite 200, Villa Park, IL 60181-3083
15829393	+ EDI: CCS.COM	Feb 19 2022 05:18:00	Credit Collection Svs, 725 Canton St, Norwood, MA 02062-2679
15829396	+ Email/Text: Atlanticus@ebn.phinsolutions.com	Feb 19 2022 00:13:00	Fortiva Credit Card, PO BOX 105555, Atlanta, GA 30348-5555
15829397	+ EDI: IRS.COM	Feb 19 2022 05:18:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
15829360	EDI: PRA.COM	Feb 19 2022 05:18:00	Portfolio Recovery Associates, PO Box 12914, Norfolk, VA 23541
15829362	+ EDI: PINNACLE.COM	Feb 19 2022 05:18:00	Radius Global Solutions, 7831 Glenroy Rd, Suite 250, Minneapolis, MN 55439-3117
15829368	+ Email/Text: Atlanticus@ebn.phinsolutions.com	Feb 19 2022 00:13:00	TBOM/Atls/Fortiva, P) Box 105555, Atlanta, GA 30348-5555
15829372	+ EDI: WFFC.COM	Feb 19 2022 05:18:00	Wells Fargo Bank, PO Box 14411, Des Moines, IA 50306-3411
15829373	+ EDI: WFFC.COM	Feb 19 2022 05:18:00	Wells Fargo Credit Svc, PO Box 14517, Des Moines, IA 50306-3517

TOTAL: 11

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
15829339	##+	Bold Leads, 565 W Chandler Blvd, Suite 112, Chandler, AZ 85225-7536
15829375	##+	ZOD Painting LLC, 2406 Libbie Avenue, Richmond, VA 23230-2332

TOTAL: 0 Undeliverable, 0 Duplicate, 2 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 20, 2022

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 18, 2022 at the address(es) listed below:

Name	Email Address
Jennifer J. West	jjw_trustee@spottsfain.com jjwest@ecf.axosfs.com;jjw@trustesolutions.net
John P. Fitzgerald, III	USTPRegion04.RH.ECF@usdoj.gov
William Harville	on behalf of Debtor Margie Grey Davis harvillelaw@gmail.com

District/off: 0422-7

User: cummingsj

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